January 4, 2013 PUBLIC NOTICE # 2013-01

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-9491	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
12-9497	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-9506	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0
12-9507	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-9508	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIAB.	0
12-9517	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
12-9518	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-9529	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-9553	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AERIAL APPLICATOR	
12-9499	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
12-9504	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT LIABILITY	0
12-9500	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
12-9505	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT LIABILITY	0
12-9493	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRODUCT LIABILITY	-0.15
12-9526	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	FIRE	FORMS	SAFEGUARD SELECT	
12-9546	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SELECT NON- STANDARD	
12-9547	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-9558	0038	EXECUTIVE RISK INDEMNITY INC.		OTHER LIABILITY #: 2013-01	FORMS	ABA EPLI	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-9530	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	FIRE	RATE	DWELLING FIRE	6.9
12-9531	0212	FIRE INSURANCE EXCHANGE	PERSONAL	FIRE	RATE	DWELLING FIRE	6.9
12-9540	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-9528	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMPAK	0
12-9560	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMPAK	0
12-9549	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-9444	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
12-9445	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
12-9446	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
12-9447	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
12-9544	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	KIDNAP & RANSOM	
12-9554	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	AERIAL APPLICATOR	
12-9450		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS RESTAURANTS	
12-9451		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS RESTAURANTS	
12-9452		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FIRE	MANUAL	NONE	
12-9464		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS SUPERMARKETS	
12-9465		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FIRE	MANUAL	NONE	
12-9466		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS SUPERMARKETS	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-9545		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	NONE	
12-9494	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-9512	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	CALIFORNIA PRIME	6.99
12-9510	0456	LANCER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	LONG HAUL TRUCKING	-25.3
12-9496	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MARKET GROUPS	
12-9513	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	BASIC	
12-9555	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	AERIAL APPLICATOR	
12-9550	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-9516	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP RAIN PROGRAM RENEWAL	0
12-9521	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	
12-9523	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-9524	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	NONE	
12-9502	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	FLEX/PLUS FIVE	18.8
12-9541	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-9542	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-9561	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	STARR SECURE EXCESS LIABILITY	0
12-9551	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
12-9552	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A,7B-AUTO EXPRESS	0

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-9559	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ARTISAN CONTRACTORS	0
12-9543	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-9503	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOOD SERVICE RISK MGMT.	0
12-9515	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	DEBT WAIVER - GAP	

58 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS